



Trade Secrets

BUILDING OUR FUTURE TOGETHER

Holiday Closings

Monday, October 12
Columbus Day

Wednesday, November 11
Veterans Day

Thursday, November 26
Friday, November 27
Thanksgiving Holiday

Thursday, December 24
1/2 day closing 12:30pm
Friday, December 25
Christmas Holiday

Thursday, December 31
1/2 day closing 12:30pm
Friday, January 1
New Year's Holiday

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(physical address)

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Office Hours

Monday-Thursday: 8:30am-5:00pm

Friday: 8:30am-4:30pm

Delaware Office

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Fax: (302) 322-3515

Office Hours

Monday-Friday: 8:30am-4:00pm



Light Up Your Holiday Season

Take Out a Personal Loan to Brighten Your Holiday!

RATES AS LOW AS 3.99% APR*

Don't let gift giving or unexpected expenses stress you out this holiday season. Take advantage of our low rate personal loan and get a gift for everyone on your list. Contact a loan officer for more information or to apply.

*APR = Annual Percentage Rate. Rate subject to change at any time. Rate based on creditworthiness of individual applicant and term of loan.

People Helping People

International Credit Union Day – October 15, 2015



“People Helping People” is this year’s theme that embraces the longstanding credit union philosophy.

Since 1948, ICU Day has been observed on the third Thursday of October as a time to reflect upon the credit union movement’s history and to recognize its achievements. The credit union is more than just a place to finance your vehicle or save for the future - although it’s a great place to do that. The credit union is a not-for-profit cooperative, dedicated to helping you, our member-owners reach your financial goals. All over the world, credit unions exist, not to make profits for a few shareholders, but to improve the financial well-being of all of their members.

“People Helping People” is the essence of the credit union idea from Australia to Zambia to right here in your hometown. That’s something worth celebrating. Happy ICU Day to all of our members!

Go Paperless with eStatements

Streamline the way you handle your finances and help protect the environment at the same time. How? It’s easy, sign up for eStatements.

You’ll reduce the paper clutter in your home, and have a mouse-click access to your account history neatly organized, and securely presented on your eStatements. Union Building Trades FCU maintains rigorous and up-to-date controls to protect the security of your personal information. In fact, eStatements are more secure than paper statements, since those can be lost or stolen from the mail stream.

Receiving eStatements not only saves trees, it reduces greenhouse gas emissions and conserves the energy that it would take to create a paper statement.

Best of all, eStatements contain all of the information that your paper statement would have, and even look the same. Each month you will receive an email letting you know that your eStatement is ready for viewing. You can choose to view it online or save it to your computer, or view and print it later on. You will have access to your eStatement as soon as it’s produced, instead of waiting for the mail to get delivered, that way you can stay on top of your finances.

To sign up for eStatements visit www.ubtfcu.org and sign up today!



Kodan's Korner

When you talk, you are only repeating what you know. But if you listen, you may learn something new.

- Dalai Lama

12 Tips for Holiday Home Safety

The holidays invite all sorts of fun activity, from lighting candles to hanging fresh greens and stringing lights. Here's how to keep your house and family safe from fire and injury.

1. **Merry and Bright:** Carefully inspect holiday light strings each year and discard any with frayed cords, cracked lamp holders, or loose connections. When replacing bulbs, unplug the light string and be sure to match voltage and wattage to the original bulb.
2. **Lights Out:** Always turn off holiday lights when you leave the house or when going to bed.
3. **Fresh Is Best:** Try to purchase a freshly cut tree, as they are more resistant to ignition. Keep your Christmas tree watered and away from open candles
4. **Timing Is Everything:** Use an outdoor timer certified by CSA International to switch lights on and off. Lights should be turned on after 7 p.m. to avoid the electricity rush hour.
5. **Check for the Certification Mark:** When purchasing light strings, extension cords, spotlights, electrical decorations, gas appliances, or carbon monoxide alarms, look for the certification mark of an accredited certification organization such as CSA International, UL, or ELT to ensure that the products comply with applicable standards for safety and performance.
6. **One and Done:** Never connect more than one extension cord together; use a single cord that is long enough to reach the outlet without stretching, but not so long that it can get easily tangled.
7. **The Great Outdoors:** When hanging outdoor lights, keep electrical connectors off the ground and away from metal rain gutters. Use insulated tape or plastic clips to hold them in place.
8. **Climbing Up:** Using a ladder when you put up lights? Choose the correct ladder and double check for a certification mark to ensure your portable ladder complies with applicable standards.
9. **Keep the Gas Behind Glass:** Do not use your gas fireplace if the glass panel is removed, cracked, or broken, and only allow a qualified service person to replace fireplace parts.
10. **Sound the Alarm:** Test your smoke alarms monthly to make sure they work, and be sure to install smoke and carbon monoxide (CO) alarms on every level of your home -- especially near sleeping areas.
11. **Filter-Friendly Furnace:** To help prevent CO hazards in your home, have a qualified heating contractor perform a yearly maintenance check of your furnace and venting system, and clean or replace your furnace filter frequently during the heating seasons.
12. **Clean the Clutter:** Do not store combustible materials such as gasoline, propane, paper, chemicals, paint, rags, and cleaning products near your gas furnace. Gasoline or propane cylinders should be stored outside the home.

Source: CSA International

NEW AND IMPROVED

UBTFCU VISA Platinum Chip Credit Card

We all use our credit cards for shopping, eating out and buying groceries, etc. This October you can now do so with the added security benefits of an EMV chip card. The new cards are nearly impossible to counterfeit, and travel will be even easier in more than 130 countries where chip cards are already in use. EMV chip cards do everything magnetic stripe cards do but even more securely; plus you are still protected from fraud by VISA's Zero Liability policy. Apply today for a UBTFCU VISA Platinum card and receive this new chip ultra-secure chip card! If you are a current VISA account holder, look for YOUR new chip card at renewal.

Happy Holidays

Fall is upon us, you can almost hear the trick or treat"ers", and smell the pumpkin pie. Before you know it the first snow will fall, and the hustle and bustle will consume us. The ENTIRE Staff and Board of Union Building Trades FCU would like to extend our warmest wishes for a Happy and Healthy Holiday Season. We look forward to continuing to serve our members in 2016!



Need a Little Holiday Cheer?

Skip-A-Pay is Here!

Did you know that Union Building Trades FCU offers a Skip-a-Pay Program which lets you skip a month's loan payment? Use the extra cash however you choose! Now you can relax and enjoy the holiday season without feeling the stress of holiday spending. Contact the Credit Union for complete details.



Now is the BEST Time to Buy a New Car

2016 models are already out—which means car buyers can score some great deals on 2015 models. No matter which you choose, Union Building Trades Federal Credit Union's low rates will make for very affordable payments.

Union Building Trades Federal Credit Union offers the same **1.99% APR** on new and pre-owned vehicles up to **60 months**.*



To apply, visit our website, call our loan department or come see us at the credit union.

*APR = Annual Percentage Rate. Rate subject to change at any time. Rate based on creditworthiness of individual applicant and loan term based on make and year of the vehicle

Thank You Veterans!



November 11th is Veterans Day and we, at the credit union, would like to take this opportunity to thank you, our veterans: the men and women who have served their country, allowing us to have the freedoms we

enjoy today. Whether they served on active duty or reserve, during peacetime or a time of conflict, they served their country with honor. We also want to thank the family members and thousands of volunteers who have stood by and supported our veterans.